

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on December 16, 2011.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alice M Rainey
2913 Creighton Road
Richmond, VA 23223

Case Number: 11-37903-DOT
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-3582

Attorney for Debtor(s) (name and address):

Robert B. Duke Jr.
The Debt Law Group, PLLC
2800 N. Parham Rd., #100
Richmond, VA 23294
Telephone number: 804-308-0051

Bankruptcy Trustee (name and address):

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **February 2, 2012**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **May 2, 2012**

For a governmental unit: **June 13, 2012**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: April 2, 2012

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **March 7, 2012**

Time: **11:10 AM**

Location: **Chief Judge Tice – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: December 19, 2011

EXPLANATIONS

B9I (Official Form 9I) (12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1. PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card. <i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Alice M Rainey
 Debtor

Case No. 11-37903-DOT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luckenbau
 Form ID: B9I

Page 1 of 3
 Total Noticed: 32

Date Rcvd: Dec 19, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2011.

db
 10873117 +Alice M Rainey, 2913 Creighton Road, Richmond, VA 23223-2534
 +Artcraft Management Fairview, c/o G. Loupassi, 6002A W. Broad Street, Ste 20,
 Richmond, VA 23230-2222
 10873118 +Banknote Service Corp, c/o Greenberg & Assoc, 305 Campbell Ave SW, Roanoke, VA 24016-3624
 10873119 +Bon Secours Richmond Hlth Sys, PO Box 28538, Henrico, VA 23228-8538
 10873120 +Bon Secours Richmond Hlth Sys, PO Box 11302, Richmond, VA 23230-1302
 10873121 +Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 10873122 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)
 10873125 +Ic Systems Inc, Po Box 64378, St. Paul, MN 55164-0378
 10873127 +KRS Holdings, Inc., c/o Dankos, Gordon, 1360 E Parham Rd, Ste 200, Henrico, VA 23228-2366
 10873128 LCA, P.O. Box 2240, Burlington, NC 27216-2240
 10873129 MCV Physicians of the VCU Heal, 1605 Rhoadmiller St, Richmond, VA 23220-1100
 10873130 +Meta Bank-loc/ Money Power, Jackson Hewitt I Power Card, Po Box 71402,
 Salt Lake City, UT 84171-0402
 10873131 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 10873132 +Nrthn Resol, 327 W 4th Ave, Hutchinson, KS 67501-4842
 10873133 #+Ogden Check Approval Network, 4646 Princess Anne Rd, Virginia Beach, VA 23462-6464
 10873134 +Palisad Coll, Attn: Bankruptcy Dept, Po Box 1244, Englewood Cliffs, NJ 07632-0244
 10873137 +Randy Adams DDS, 300 W. Broad Street, Richmond, VA 23220-4219
 10873139 +Richmond Redev. & Housing Auth, 901 Chamberlayne Pkwy, Richmond, VA 23220-2300
 10873141 +Spinella, Owings & Shaia, 8550 Mayland Dr, Ste 1, Henrico, VA 23294-4704
 10877537 +U.S. Attorney's Office, 600 E. Main Street, 18th Floor, Richmond, VA 23219-2430
 10873142 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
 10873143 +Verizon Virginia Inc, attn: Bankruptcy, Po Box 3397, Bloomington, IL 61702-3397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rdukelaw@gmail.com Dec 20 2011 04:48:37 Robert B. Duke, Jr.,
 The Debt Law Group, PLLC, 2800 N. Parham Rd., #100, Richmond, VA 23294
 tr +E-mail/Text: station01@richchap13.com Dec 20 2011 04:51:46 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 10873123 +E-mail/Text: TAMAR.GADE@DRIVETIME.COM Dec 20 2011 04:51:09 Dt Credit Co, Po Box 29018,
 Phoenix, AZ 85038-9018
 10873124 +E-mail/Text: bknotice@erccollections.com Dec 20 2011 04:52:04 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 10873126 EDI: IRS.COM Dec 20 2011 04:13:00 Internal Revenue Service, 400 N 8th Street, Box 76,
 Stop Room 898, Richmond, VA 23219-0000
 10873125 +EDI: ICSYSTEM.COM Dec 20 2011 04:13:00 Ic Systems Inc, Po Box 64378,
 St. Paul, MN 55164-0378
 10873135 EDI: PRA.COM Dec 20 2011 04:13:00 Portfolio Recovery Associates, 120 Corporate Blvd,
 Norfolk, VA 23502-0000
 10873136 E-mail/Text: sscott@netmdbusiness.com Dec 20 2011 04:51:46 Professional Emergency Care,
 PO Box 1257, Troy, MI 48099-1257
 10873138 +E-mail/Text: COLLEEN.ATKINSON@RMSCOLLECT.COM Dec 20 2011 04:51:09 Receivable Management,
 Pob 17305, Richmond, VA 23226-7305
 10873140 +EDI: SALMAESERVICING.COM Dec 20 2011 04:13:00 Sallie Mae, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 10873144 EDI: WFNNB.COM Dec 20 2011 04:13:00 World Financial Network Bank, PO Box 182273,
 Columbus, OH 43218-2273

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0422-7

User: luckenbau
Form ID: B9I

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Total Noticed: 32

Date Rcvd: Dec 19, 2011

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0422-7

User: luckenbau
Form ID: B9I

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Total Noticed: 32

Date Rcvd: Dec 19, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2011 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om

Robert B. Duke on behalf of Debtor Alice Rainey rdukelaw@gmail.com,
2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com

TOTAL: 2